

User Guide for Employees

FEDERAL RETIREMENT BENEFITS

FRB© Web – Integrated Solution



January 2005

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FRB© Web – Integrated Solution

Overview and Orientation

Welcome to FRB© Web – Integrated Solution, a powerful tool to help you develop and update retirement-focused calculations and documents. This Users Guide is specifically developed for individual Federal employees to help you perform the most important functions of FRB© Web.


FRB© Web enables you to:

- ◆ Receive new, updated retirement calculations from your benefits office electronically.
- ◆ Enter data for your estimate to reflect different “what-if” scenarios concerning your retirement plans and future career opportunities, without altering the core data in your service history.
- ◆ Know that your personal data and estimates are available only to you and authorized benefits office personnel.
- ◆ Preview the forms needed to process your individual retirement case.

This User Guide for Employees for FRB© Web - Integrated Solution will help you understand the entire range of the software’s capabilities. In particular, the Guide describes how to access an existing file, where and how to enter new or changed data, and how to develop and save alternative retirement scenarios. The Guide explains the different outputs you can generate when you use FRB© Web, from a full comprehensive calculation of the entire retirement benefits package to a targeted recalculation of one specific component.

FRB© Web – Integrated Solution offers a common platform for benefits specialists and employees to share data, both driven by the same expert calculation software and automatically updated personnel records. To protect the security of the personal data in the database, the consistency and integrity of estimates generated by users, and the privacy of employees’ individual files, FRB© Web contains several layers of security protection.

Please note the following key aspects of how the system works and how human resource specialists and employees share data if your agency provides employee access. Unique features of the package include:

- ◆ BOTH the specialist and employee can view the same data.
- ◆ ONLY the specialist can enter service and salary history data.
- ◆ BOTH the specialist and employee can generate retirement scenarios and each has the ability to save scenarios in the database.
- ◆ FRB© Web contains a feature that enables employees to generate e-mail messages to their servicing specialist.
- ◆ System security features limit employees to viewing only their own data.
- ◆ System security features limit specialists to viewing only the data for employees they service.
- ◆ Information entered in the database for retirement estimates flows automatically to all of the forms needed in preparing a retirement case for transmittal to the U.S. Office of Personnel Management.
- ◆ Human resource specialists and employees have access to “Help Screens” throughout FRB© Web, noted by this symbol . Once opened, these menus provide definitions, explanations, and navigational tips.

FRB© Web - Integrated Solution can be supported by Netscape 4.5 and Internet Explorer 4.01 SP2 or greater; however, Internet Explorer 5 and above works best. To find out what type of browser you are using, select the ‘Help’ tab from your browser's toolbar. The last section will say ‘About (your browser).’ Once selected, your browser version will be displayed. Normally the free download of Acrobat Reader will ensure access to the automated pre-filled retirement process forms.

The FRB© Web - Integrated Solution recommended and minimum computer configuration requirement for accessing FRB© Web is as follows:

Recommended Configuration

OS: Windows 95/98/NT 4/2000 XP
CPU speed: 400 MHz or Higher
RAM: 128 MB or larger
300 MB free space on C drive

Minimum Requirements

OS: Windows 95
CPU speed: 100 MHz
RAM: 64 MB
200 MB free space on C drive to store temporarily off-line contents

FRB© Web - Integrated Solution provides three levels of security. First, ESI's network is protected by a firewall. This prevents people from accessing private data stored on the ESI network and database servers. ESI continues to evaluate and test our firewall security for potential enhancements.

Second, the FRB© Web – Integrated Solution application uses a 128-bit Secure Socket Layer (SSL) encryption. This means that all data is encrypted on the user's Internet browser before being sent over the Internet. Once the data reaches the user's server, it is unencrypted there. This is the strongest commercially available encryption software.

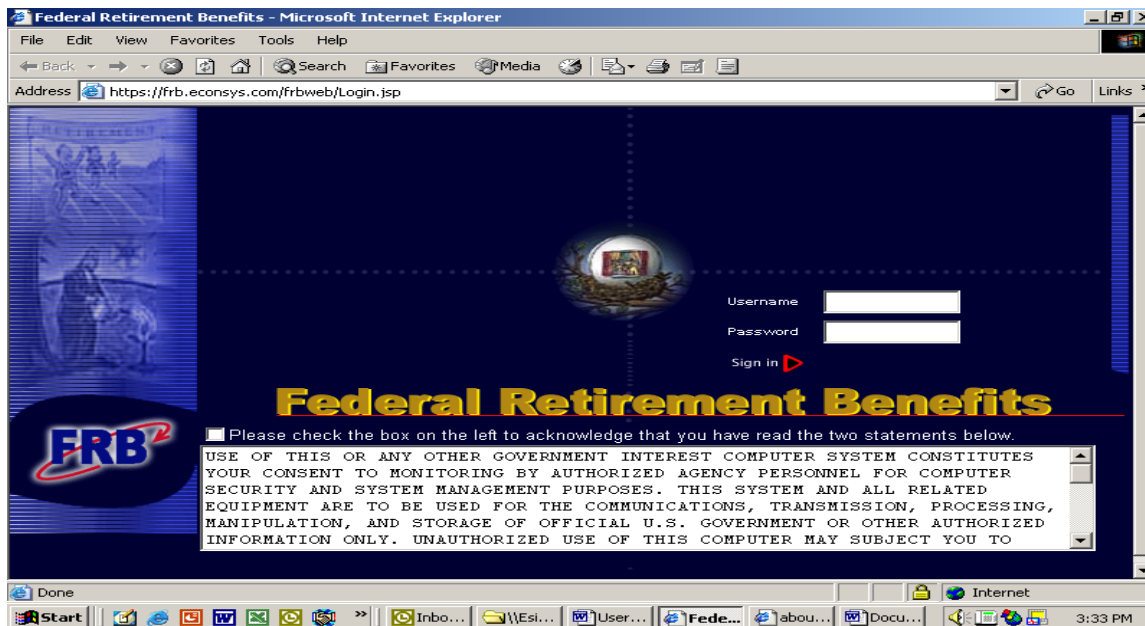
The third level of security is password protection. Each user is assigned a unique user name or ID and password. The only way to access the system is with this authorized username and password. ESI also prevents pages from being book-marked and cached by the user.

This Guide walks you through the component screens of the FRB© Web in the order you will typically encounter them under standard use. It explains the overall purpose of the screen, the major options you will see on the screen, and important tips for using the screen effectively and efficiently. The content of the Guide focuses on utilization of FRB© Web by individual employees.

Accessing FRB© Web – Integrated Solution

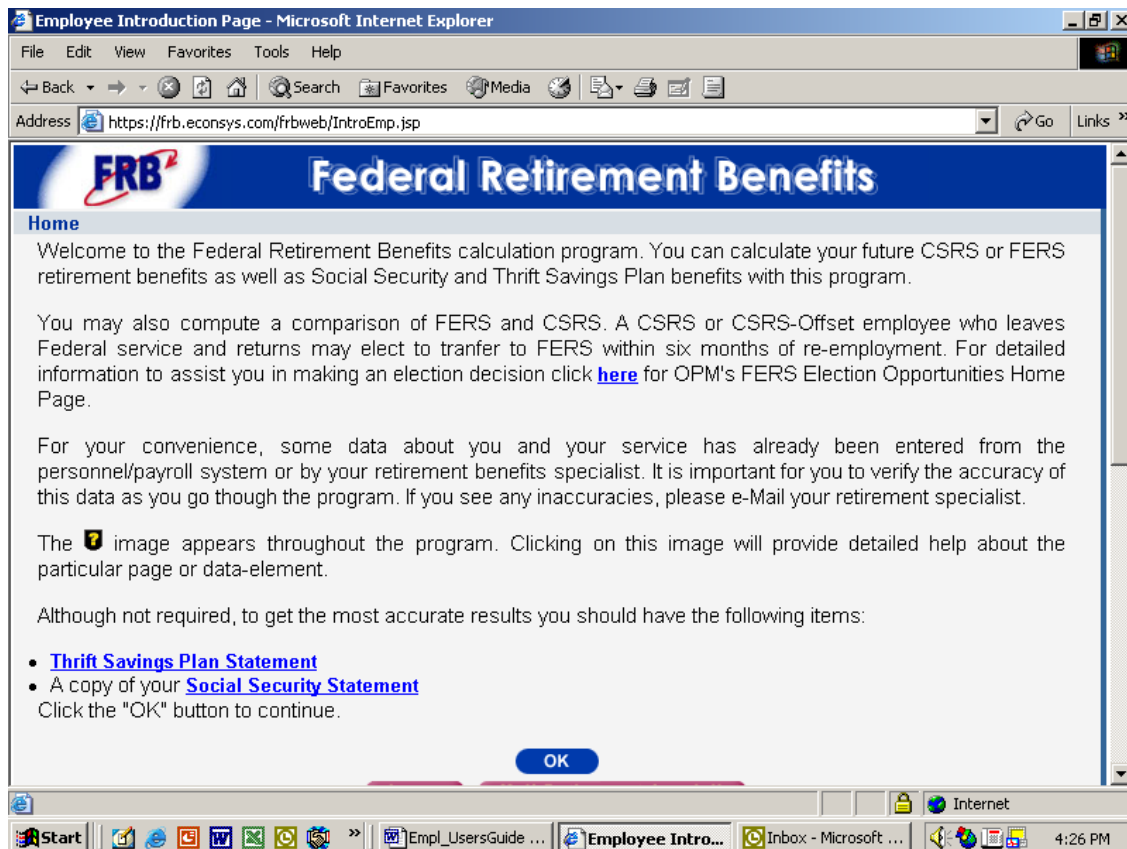
You will initially access FRB© Web by either entering a specified FRB© Web URL address on your Internet browser or by clicking on a customized FRB© Web link on your agency PC. Contact your agency's FRB© administrator to receive the proper URL address.

If you are a first-time user of FRB© Web, you will be required to enter a new password. In the sign-in screen, you will be prompted to enter your temporary password and a new password. Follow the instructions and enter your password. You should make a record of this password and keep it in a secure place, for you will need it the next time you access FRB© Web. If you forget your password, contact your agency's FRB© administrator.



Home Page

With your successful log in, the first screen you will see is the Home Page. This page provides important information and also contains links to other web sites such as the Social Security Administration and the Thrift Savings Plan, which you may wish to visit.



Individual screens in FRB© Web are intended to be self-explanatory. At the bottom of each screen are buttons that have specific purposes. After you complete your review of the data on a screen, you should refer to the bottom of the screen and make your selection. On some screens, you will need to select the update button to complete your data entry, and then select the “Done” button when your actions are completed. If after your review or data entry on any screen you discover that changes are needed, simply return to the applicable screen(s), enter your correction(s), and click on the applicable button (example: Update or Next Screen).

Viewing the Employee Data Screen

Clicking on the OK button will bring you to the Employee Data screen where you can view the information about you that was downloaded from your agency’s personnel/finance database. You should review this information to verify that the latest available data was downloaded into the FRB© Web database. When you develop your retirement scenarios, you will have the opportunity to update and project this data

relevant to your retirement calculation (i.e., projected salary changes, sick leave balances).

Your Employee History - Microsoft Internet Explorer

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Address <https://frb.econsys.com/frbweb/EmployeeHistory.jsp> Go Links

FRB **Federal Retirement Benefits**

Employee Data

The following information has been downloaded from the personnel/payroll system or entered by your retirement specialist. It will be the defaults in computing the employee's estimates. Review the information and then click "Next Screen" to continue.

Employee Data

Last:	TEST ONE
First:	TEST
Middle:	
Social Security Number:	144-66-7777
Date Of Birth:	01/01/1946
Retirement System:	CSRS
Retirement SCD:	
FF/LEO SCD:	
Employee Type:	Regular
S/L Balance:	0
Current Salary:	\$0.00

Next screen

Done

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Calculation Options

The following three calculation options are available for your use:

- **Basic Employee Benefits Statement:** This menu item provides a comparison of calculations for various types of retirement actions, such as a comparison between Optional Retirement versus Early-Out Retirement and Optional Retirement versus Disability Retirement. However, this calculation option does not include the computation of any deposits, redeposits, or military deposits you might have to pay to receive service credit for retirement eligibility or annuity computation.
- **Quick Estimate (Enter SCD):** This calculation option is available when your servicing human resources office has not yet entered your detailed service history. You may use this option to serve as a basic calculation for future planning purposes. However, it does not include the computation of any deposits, redeposits or military deposits you may be required to make in order to receive service credit for retirement eligibility or annuity computation.

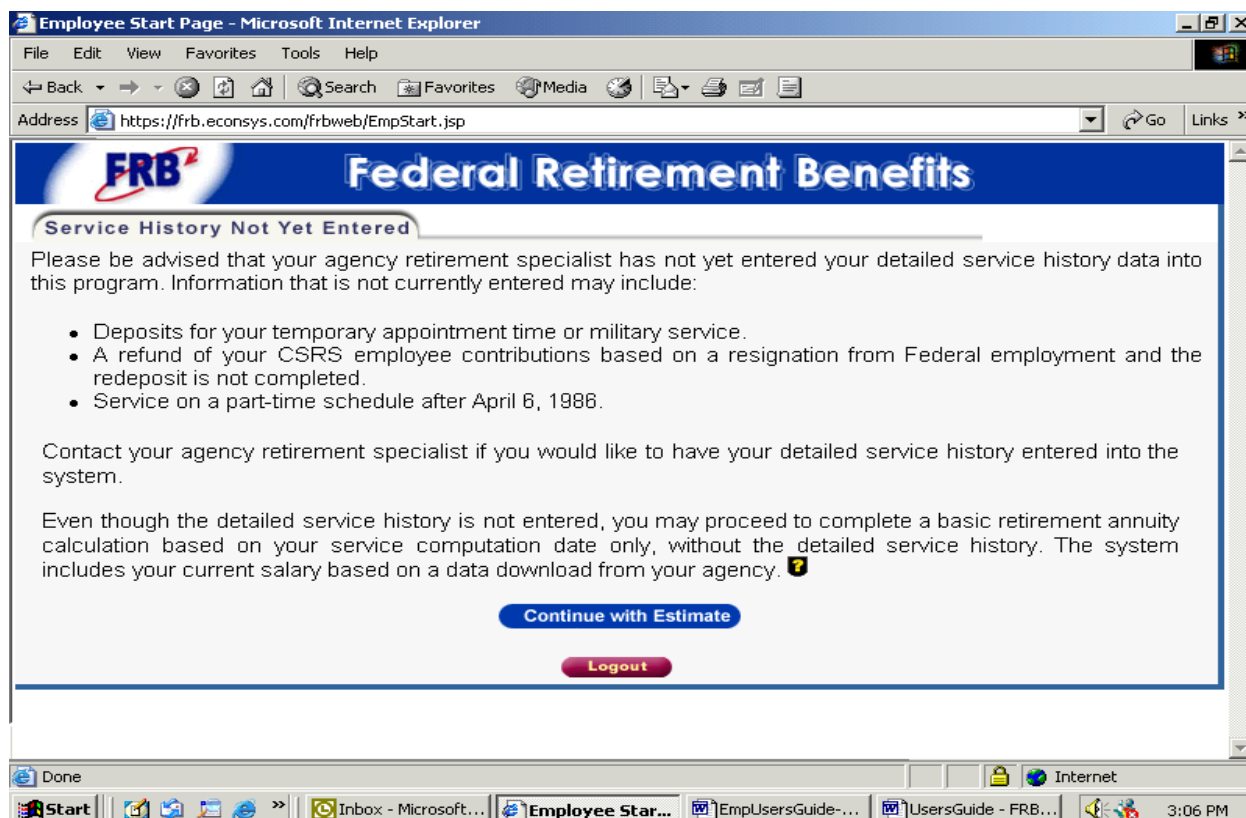
- **Detailed Employee Benefit Statement:** This option produces a comprehensive calculation based on the Historical Screens (the Detailed Service and Salary History screens) that were completed by your agency's human resource staff. This calculation option should include any deposits, redeposits, or military service deposits you may need to make. This option is recommended as the final retirement calculation prior to retirement.


The Additional Data Needed screen provides an opportunity for you to develop a quick estimate of your future retirement benefits without extensive research by your human resource specialist to develop a detailed service history. It can be useful if you have had no breaks in your Federal employment or if you do not owe a deposit or redeposit for service credit.

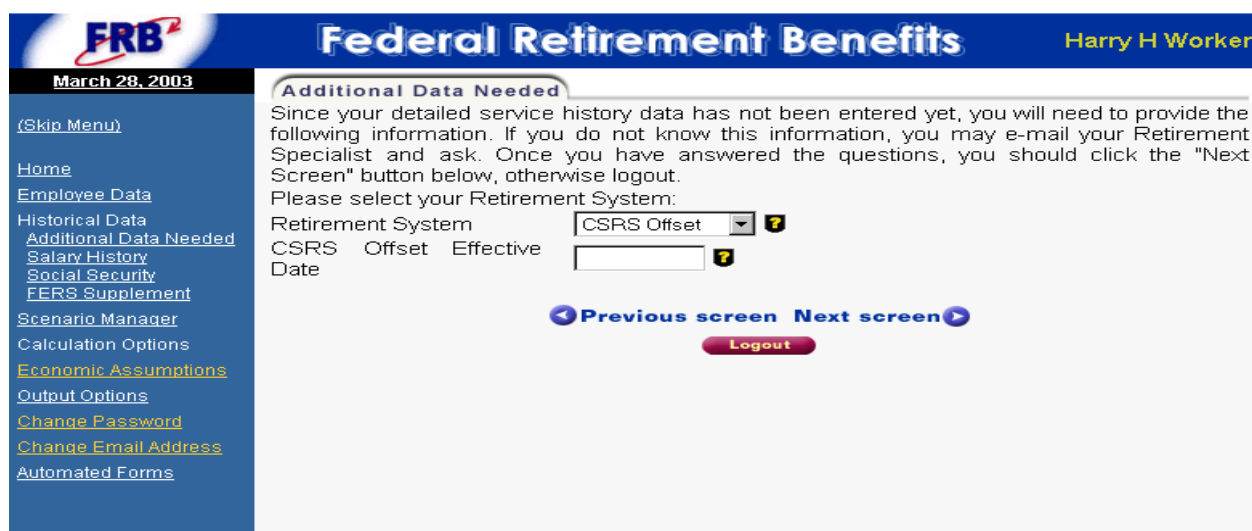
Provide the information requested for your current retirement coverage and the approximate dates you may have changed your retirement coverage in the past. Clicking on the Help symbol  will take you to a help screen that provides useful information in completing the necessary information.

Viewing the Detailed Service History

If your benefits specialist has not yet entered your service history in FRB© Web, you will be limited to using the Benefits Statement Estimate option. This will provide you with the opportunity to review and compare a basic annuity calculation for optional retirement, disability retirement, early-out retirement, and/or death in service. Please note that this calculation is based only on your Service Computation Date. It does not calculate any deposits, redeposits, and military deposits you may need to make. It can be useful, however, in cases where there were no breaks in your Federal employment.



Click on "Continue with Estimate" and you will be taken to an Additional Data Needed screen. Using the drop-down menu, provide the information requested for your current retirement coverage and the approximate date you may have changed your retirement coverage in the past. Clicking on the Help symbol  will take you to a Help Screen that provides useful information in completing the necessary information.



Click on “Next Screen” to view your service history or to provide the additional information needed for a quick estimate of retirement benefits.

If a benefits specialist has previously entered your detailed service history, you can view this data. The Detailed Service History screen displays a period-by-period chronology of all your Federal civilian and military service from documents contained in your Official Personnel Folder. The data entered on this screen establishes the vital framework used for subsequent calculations of your Service Computation Dates, total retirement-creditable service, deposits and redeposits, and so on.

FRB Federal Retirement Benefits Alfie Packer

March 27, 2003

Detailed Service History

This detailed service history data is read only. It has been entered by a retirement specialist using information from your Official Personnel Folder. Review it and then click the "Next Screen" button at the bottom of the page to continue. ?

Federal Agency / Mil. Service	Start Date	End Date	Service Type ?	Employee Type ?	Work Schedule / Mil. Sep. ?	Amount / Units ?	Deposit / Redeposit is owed ?	Compute Deposit / Redeposit ?
US Army	06/15/1968	05/31/1972	Military	Regular	Hon. Discharge		YES	View
Treasury	06/01/1978	01/15/1979	FICA	Regular	Full time		YES	View
Treasury	01/16/1979	12/31/1985	CSRS	Regular	Full time		YES	View
OCC	06/01/1987	12/31/1995	Offset	Regular	Full time		NO	View
FDIC	01/01/1996	03/25/2003	Offset	Regular	Full time		NO	View

[View SCD'S](#) [Printable Version](#)

[Previous screen](#) [Next screen](#) [Logout](#)

Each row on the screen represents a distinct period of your Federal civilian or military service. A new row was entered whenever a change in your employment status occurred which may affect the treatment of service under the CSRS and/or FERS retirement system.

Moving left to right across the screen, each row of service includes the following information:

- ◆ Name of employing agency or military branch.
- ◆ Start date for period of service (mm/dd/yyyy).
- ◆ End date for period of service (mm/dd/yyyy).

- ◆ Service type (retirement coverage).
- ◆ Employee type (i.e., regular, law enforcement, for example).
- ◆ Work schedule (full-time, part-time, intermittent, plus a special menu for military service listing the appropriate service/discharge conditions).
- ◆ Amount/Units (for part-time or intermittent service, the number of days or hours worked).
- ◆ Deposit or redeposit is owed (the box is checked if a deposit for FICA or military service has not been paid, or if a refund for CSRS service has not been redeposited).
- ◆ View button (click on button to view the calculation of the unpaid deposit or redeposit and the amount due).

You may print a report of your detailed service history by clicking on the “Printable Version” button. This report will also display your retirement eligibility and annuity computation Service Computation Sates and show the amount of creditable service you have earned.

Printable Version - Microsoft Internet Explorer

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Address <https://frb.econsys.com/frbweb/PrintableVersion.jsp?PageToPrint=ServiceHistory&PrevPage=ServiceHistory.jsp> Go Links

ALFIE PACKER **Federal Retirement Benefit Estimate**

Service History:

Federal Agency / Mil.Service	Start Date	End Date	Service Type	Employee Type	Work Schedule / Mil. Sep.	Amount / Units	Deposit / Redeposit is owed
US Army	06/15/1968	05/31/1972	Military	Regular	Hon. Discharge		YES
Treasury	06/01/1978	01/15/1979	FICA	Regular	Full time		YES
Treasury	01/16/1979	12/31/1985	CSRS	Regular	Full time		YES
OCC	06/01/1987	12/31/1995	CSRS Offset	Regular	Full time		NO
FDIC	01/01/1996	03/25/2003	CSRS Offset	Regular	Full time		NO

Service Computation dates as of: (01/13/2005)

The following are the employee's Service Computation Dates based on the entered service data.

Retirement Eligibility SCD	11/15/1975
Retirement Computation SCD	11/15/1975
Leave SCD	11/15/1975
Reduction in Force SCD	11/15/1975

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Viewing Your Salary History

From the Detailed Service History screen, click on “Next Screen” to view the Salary History screen. Your salary data that was entered to compute any deposit/redeposit you may owe will be displayed here. Other changes in your salary displayed here were downloaded from your agency’s personnel/payroll database or entered by a benefits specialist. The information in this screen enables the computation of your average high-3 salary. Your high-3 salary will be displayed on the output report.

Detailed Salary History

Below are the pay changes that have been automatically downloaded each pay period from the personnel/payroll database. These will be used in computing the average high-3 salary unless future changes are entered from the Scenario Manager Screen.

Effective Date	End Date	Full-Time Salary	Hourly Rate
06/01/1978	12/31/1985	25000	0
01/14/2000	01/12/2001	45000	0
01/13/2001	01/11/2002	46000	0
01/12/2002	10/14/2002	47000	0
10/15/2002	01/10/2003	48000	0
01/11/2003	03/25/2003	50000	0

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Social Security

Using FRB© Web to calculate Social Security benefits is a particularly valuable service if you are a CSRS and Offset employee. This is due to the fact that FRB© can include the effects of the Windfall Elimination Provision (WEP) in the calculation. The Social Security Statement furnished to you each year does not include this calculation since the Social Security Administration does not apply the WEP.

In using FRB© Web, you can choose to not compute a Social Security benefit, to enter an assumed or projected Social Security benefit, to calculate an approximate benefit, or to calculate a more precise Social Security benefit based on your Social Security Statement and the fully up-to-date rules and formulas that are built into FRB© Web.

NOTE: It is necessary to show that you will be entitled to a future Social Security benefit in order for FRB© Web to accurately display the impact of unpaid deposits for post-56 military service (Catch-62) or the amount of the offset of the CSRS annuity at age 62 for CSRS Offset employees.

NOTE: FRB© Web has the ability to compute a Social Security Disability Benefit. It is important to include the Social Security Disability Retirement calculation because the FERS disability benefit is linked to the Social Security disability benefit. When the necessary data is entered, the FERS disability benefit will display the offset of the FERS disability benefit that begins at the onset of the Social Security benefit. The FRB© Web

calculator will assume that the Social Security benefit begins five months after the start of the FERS disability benefit.

You have three options for entering your Social Security data:

- ◆ *You can enter the amount of the Social Security benefit from your most recent Social Security statement.* When this option is selected, a field will appear for you to enter the appropriate benefit amount. However, be aware that when this option is selected, the program cannot compute the effect of the Windfall Elimination Provision for CSRS or CSRS Offset employees.
- ◆ *You can approximate the earnings.* Select 'Enter Earnings' and key in an estimate of your total Social Security credits earned in Federal civilian service and your Social Security covered earnings for the most recent complete year. (For example, if the current year is 2005, enter earnings for 2004.)

TIP: For CSRS Offset and FERS employees, to obtain the number of Social Security credits, count the years of service and then multiply by 4 (four credits earned per year).

- ◆ *You can enter year-by-year earnings.* Click 'Enter Earnings' and select 'Create.' A prompt will appear to enter a starting year and an ending year. You can then manually enter your earnings pertaining to the corresponding year. Your earnings covered by Social Security can be found on your Social Security Statement.

If appropriate and desired, your spouse's Social Security data can be entered. This information is likely to be important to you if you are considering making a CSRS to FERS transfer election. FRB© Web can use your spouse's Social Security data to illustrate the effects of the Public Pension Offset for CSRS employees contemplating a transfer to FERS. The same input options apply for entering your spouse's Social Security data. You will also need to provide your spouse's date of birth, current salary, and projected retirement age.

Social Security

The best source of Social Security data is the Social Security Statement that must be furnished by the employee. The employee may request one by calling SSA at 1-800-772-1212 or on the internet at www.ssa.gov. Otherwise, you can use an approximation to estimate the employee's future Social Security benefit.

Earnings History ?

Choose one of the options below for Social Security information:

- ☐ Do not compute Social Security estimate ?
- ☐ Enter Monthly Benefit from Social Security Statement ?
- ☐ Enter Approximate Earnings. ?
- ☒ Enter Year-By-Year Earnings. ?

Enter Earnings

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If you are using FRB© Web to compute a FERS benefit estimate, remember to click on the FERS Supplement category on the left-hand menu. The FERS Supplement provides an important additional benefit to FERS retirees, between retirement and age 62, during the period prior to their eligibility for actual Social Security benefits. The data entry requirements for computing a FERS Supplement are very similar to those for the Social Security screen.

FRBSSupplement - Microsoft Internet Explorer

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FRB **Federal Retirement Benefits** Alfie Packer

January 13, 2005

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FERS Supplement

The FERS Supplement is a special retirement supplement for most FERS employees who retire prior to reaching age 62. It is designed to approximate your Social Security benefit earned while a Federal employee and to compensate you until Social Security benefits begin.

NOTE to seasonal employees: If you work during your off season you will receive a more accurate estimate if you click the first button since this supplement is only based on your **Federal** earnings.

NOTE: Completing this section is not required, however doing so will give you a more accurate estimate.

Click "Next Screen" to continue. ?

Select one of these options for computing the FERS Supplement.

- ☒ Have the program compute an approximate FERS earnings history using current salary data.
- ☐ Use the Social Security Year-By-Year earnings previously entered on the Social Security screen as the default for FERS earnings in the years served under the FERS retirement system.

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Done

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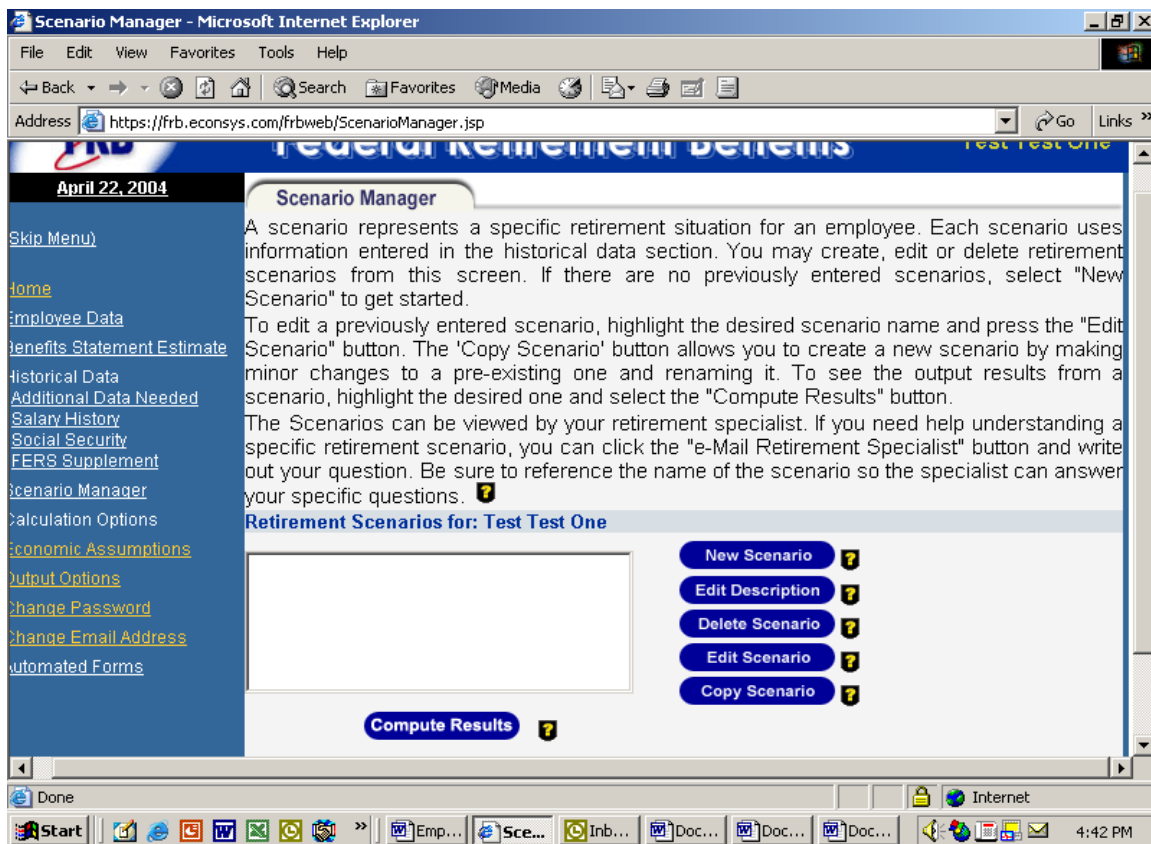
Scenario Manager

The Scenario Manager screen is the “control point” that you use to define the specific retirement “scenarios” you are planning to compute through FRB© Web. The software stores scenarios previously generated by your benefits specialist, and Scenario Manager allows you to create a new scenario, modify existing scenarios, and select the range of outputs you want included in the printed output report. You can also name or rename the scenarios, compose “case notes”, and save each scenario in the FRB© Web database. You can run different scenarios reflecting different assumptions to generate “what-if” projections, including different average high-3 salaries, various retirement dates, or different TSP contribution rates. You can also select from a menu of different retirement types, including optional, early, discontinued service, death-in-service, and disability.

The Scenario Manager screen includes buttons labeled New Scenario, Edit Description, Delete Scenario, Run Scenario, Edit Scenario, and Copy Scenario, and allows you to manage and save scenarios.

- ◆ Click on “New Scenario” to create a brand-new set of benefit estimates, or one that is different from previous scenarios and warrants “starting from scratch.” Please note that historical information initially entered on the Detailed Service History and the Salary History screen cannot be changed.
- ◆ The “Edit description” button allows you to edit the description or the scenario case notes previously entered.
- ◆ Select the “Delete Scenario” button to **permanently** remove any scenario that is no longer needed in the FRB Web case file.
- ◆ The “Edit Scenario” button enables you to enter scenario data or to edit a previously entered scenario by changing the items selected on the Scenario Home page.
- ◆ “Copy Scenario” enables you to set up a new scenario substantially the same as one that already exists. For example, you might click on the Copy Scenario button to use a previous estimate based on retirement at age 55, and revise it to reflect retirement at age 57.
- ◆ The “Compute Results” button activates the FRB© Web calculation process. When completed, you will receive a printed output report based on the data you have entered and the range of output options you have selected.

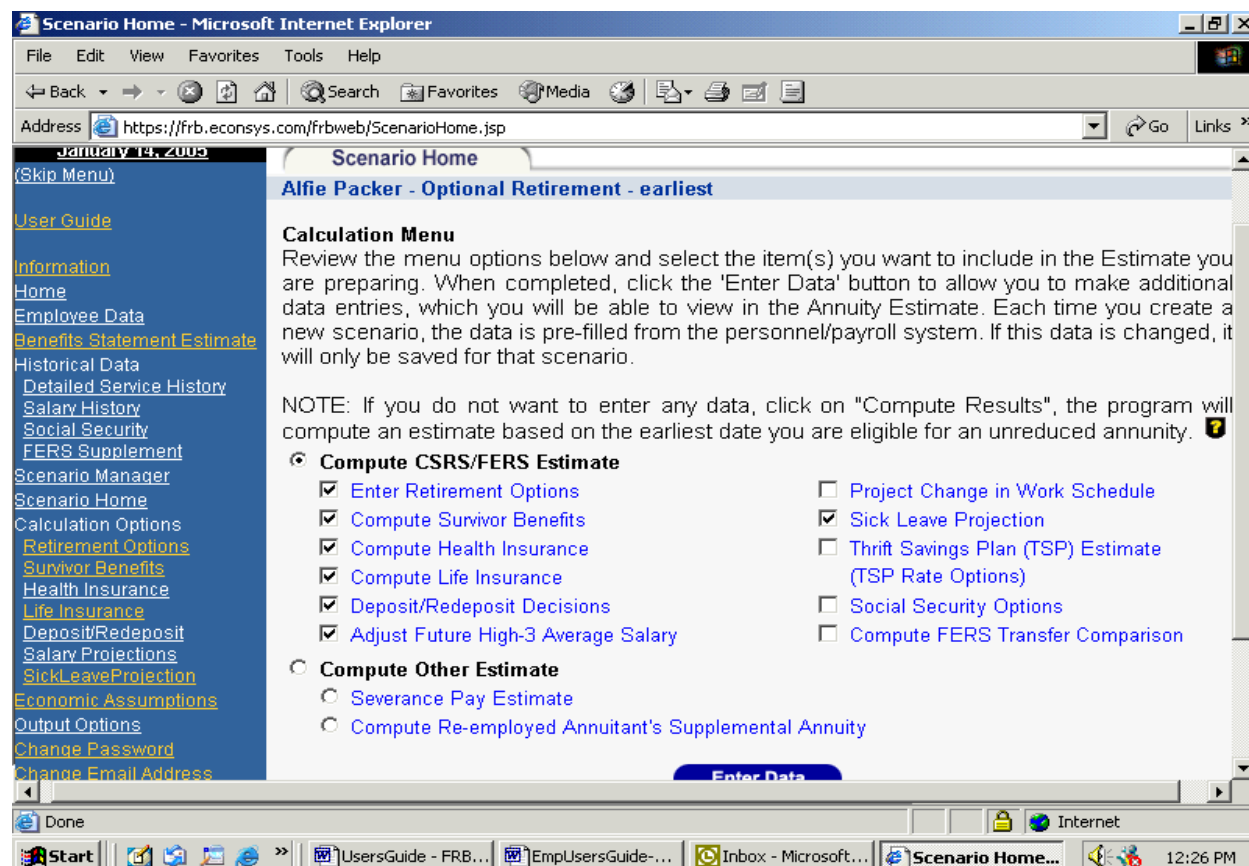
TIP: To quickly create a new scenario without re-entering information, copy an existing scenario, give it a new name, and then edit it.



Scenario Home

The Scenario Home screen enables you to enter scenario information and calculate future retirement benefits. When constructing a specific scenario, you are defining the prospective, forward-looking assumptions you want included in the FRB© Web calculations and output reports – type of retirement, retirement date, health/life insurance options, etc.

From the Scenario Home screen you can select the options you wish to compute and click on “Enter Data” to begin inputting data for each item. The “next screen” button takes you to another screen where you can enter various options for calculation. After you visit the last screen, the output report will be displayed. (Only the options you select for the scenario will be included in the Output Report.) If data was previously entered, select Compute Results and an Output report will be processed.



TIP: When reviewing the Output Report, use the back button appearing at the top or bottom of the report to take you back to the Calculation Menu within FRB© Web. Do not use the Internet browser's back arrow.

Enter Retirement Options

You can select to run a scenario for Optional Retirement, Early Out Retirement, Discontinued Service, Disability, or Death in Service. To compute a deferred retirement, select Optional and specify a separation date. The calculator will compute your retirement benefits at the first date you become eligible for an unreduced annuity. You can either input a date of retirement or check the box to determine the earliest possible date for an immediate, unreduced annuity. This automatic calculation of the earliest possible retirement date is for use in regular optional retirements, not for early-out or involuntary retirement situations.

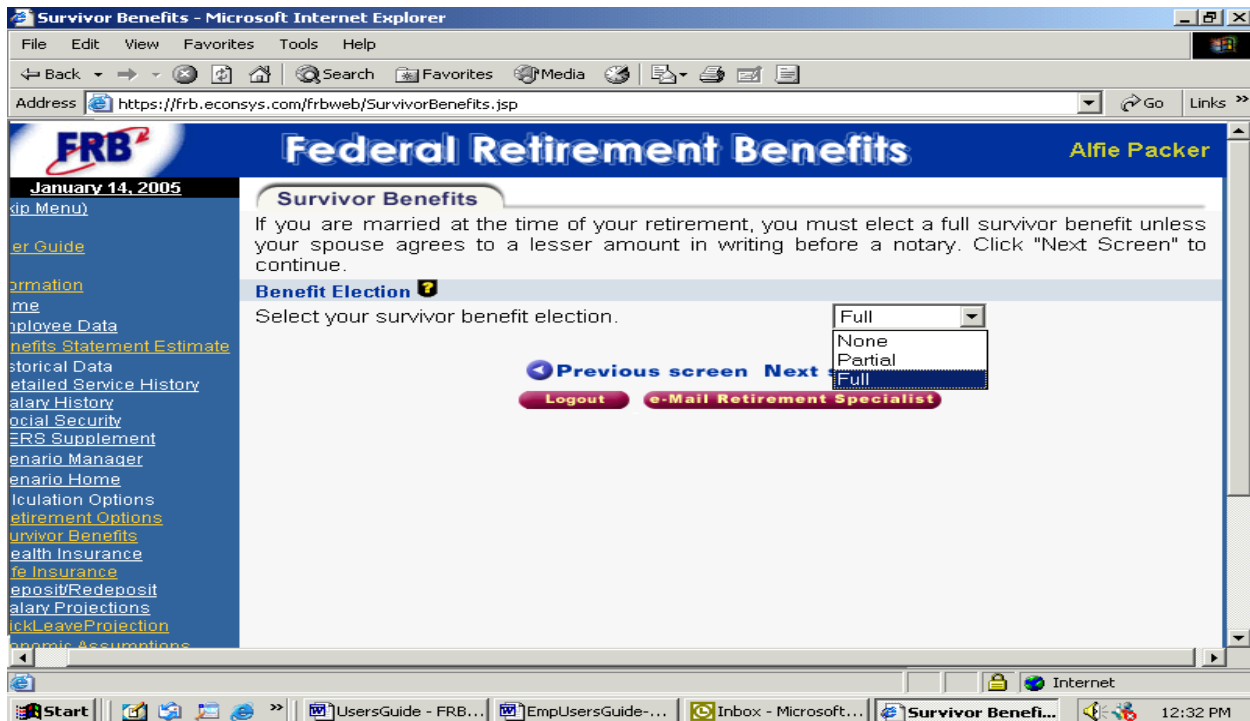
TIP: If you select “earliest date” the calculator will select the correct earliest date for retirement eligibility.

If you are a FERS employee, you can enter a desired start date for a Postponed MRA+10 annuity. This date can be anywhere between your Minimum Retirement Age under FERS rules and age 62 and can reduce or eliminate the age reduction that applies to FERS MRA + 10 benefits.

Compute Survivor Benefit

This feature allows you to select a survivor benefit option. Options include full, partial, or no benefit. If you are a CSRS or CSRS Offset employee and you select a partial benefit, a benefit base amount must be entered in the field provided.

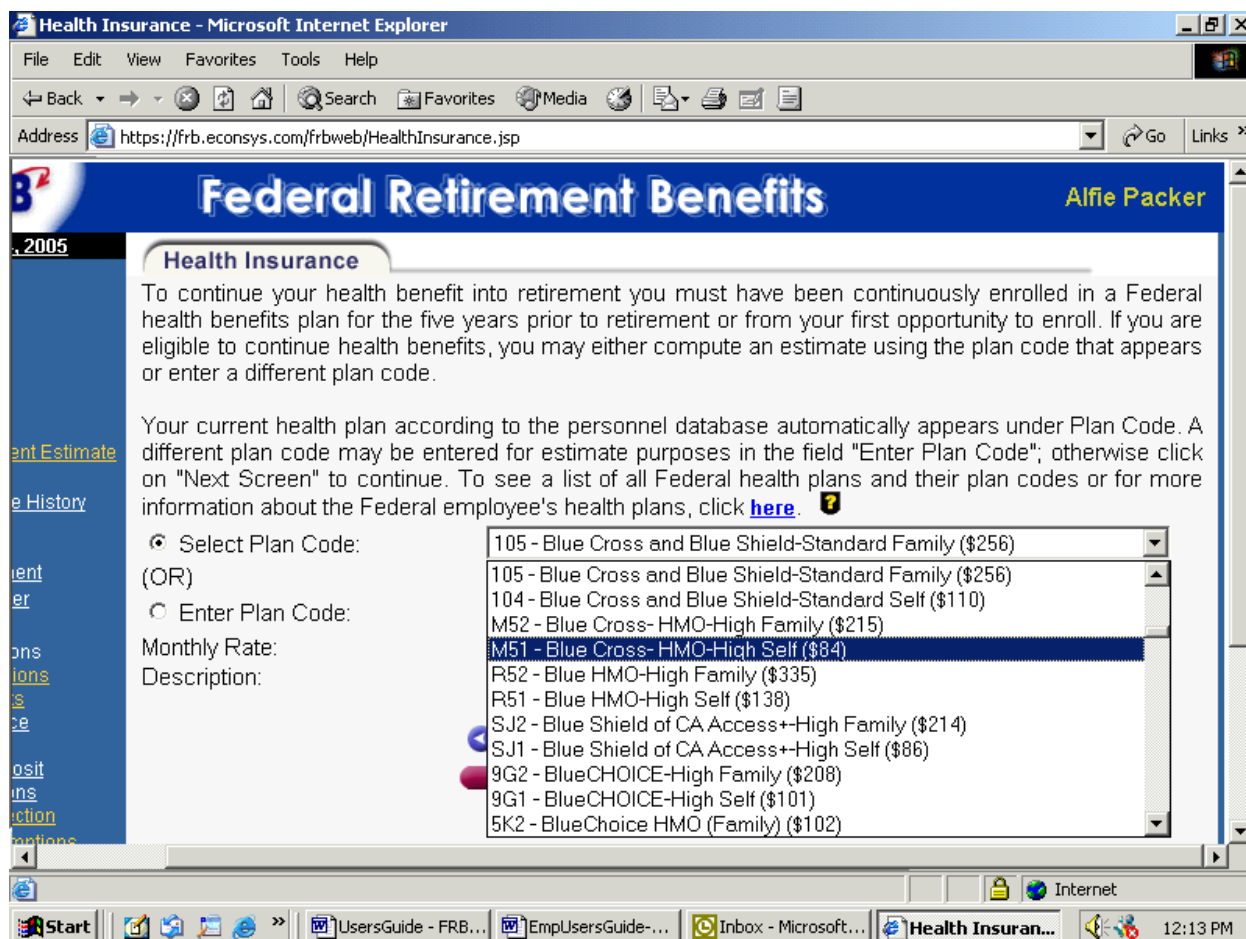
NOTE: Federal law presumes that you will provide a full survivor benefit for your spouse. Therefore, entering a partial Survivor Benefit reflects the joint decision of you and your spouse to designate less than a full benefit. Presumably, it is because the surviving spouse will have other income and will not be dependent on receiving the Survivor Benefit. Generally, the purpose of your designating a partial benefit may be to protect the health benefits coverage for your spouse after your death. The partial benefit should be based on a determination of the needs of the spouse should you pre-decease your spouse. If you have a dollar amount in mind, divide the amount by .55 and enter the result in FRB© Web. If you only need to preserve the health benefits coverage for your spouse, \$3,600.00 is a base figure that will likely cover the health insurance premiums to be deducted from the Survivor Benefit amount.



Compute Health Insurance

This feature allows you to select your health insurance option. You can click on the down arrow and scroll through the menu of health plans, or enter the your plan code. The output report will display your monthly and annual health insurance premium costs.

NOTE: The monthly premium, not the bi-weekly amount, will display, since annuitants are paid once a month. The annual amount of the health insurance premium is the same for Federal employees and annuitants.



Compute Life Insurance

This Life Insurance screen allows you to select the life insurance coverage that you will retain after retirement. Basic coverage must be elected to retain any of the options. The default election for basic coverage is a 75% reduction after age 65. The output report will show the monthly and annual premium costs for basic life insurance, plus the cost of any options you retain. The output report will display all life insurance options for your information.

Life Insurance

To continue your life insurance coverage into retirement, you must have been continuously enrolled in your current life insurance options for the five years prior to retirement or from your first opportunity to enroll in FEGLI (Federal Employee Group Life Insurance Program). Your current life insurance options and salary according to the personnel database are shown below. You may either compute an estimate using the coverage shown below or enter different elections.

NOTE: Basic coverage election must be retained after retirement in order to retain optional coverage's.

Different options may be selected for retirement estimate purposes; otherwise, click on "Next Screen" to continue. ?

Basic Coverage	% Reduction in basic coverage after age 65	Projected Annual Salary
<input checked="" type="checkbox"/> Election	<input type="radio"/> 0% <input type="radio"/> 50% <input checked="" type="radio"/> 75%	50000
Option A (Standard)	Option B (Additional)	Option C (Family)
<input type="checkbox"/> Election	<input type="checkbox"/> Election	<input type="checkbox"/> Election
	0 x Salary	0 Multiples
	<input type="checkbox"/> Continue after age 65	<input type="checkbox"/> Continue after age 65

TIP: Remember the **'Five Year Rule'** for continuing health and/or life insurance into retirement. You must be enrolled at retirement and have five continuous years of coverage immediately preceding the date of your retirement or since your first opportunity to enroll to retain health insurance coverage or each option of life insurance.

Understanding Deposit or Redeposit Calculations

You may use FRB© Web to better understand the effects of any unpaid retirement deposits or redeposits arising from prior periods of service. Depending on your service history, the calculations may include:

- ◆ A deposit due for a period of civilian service in which you were NOT covered under a Federal retirement system (CSRS, CSRS Offset, or FERS).
- ◆ A redeposit due for a period of civilian service in which you WERE covered under CSRS, but received a REFUND of CSRS deductions upon separation from Federal service.

- ◆ A deposit due to receive full and permanent CIVILIAN retirement credit (under CSRS, CSRS Offset, or FERS) for active duty military service, in 1957 or later.

For any of the above service credit situations, you can view the amount due by clicking the “View” button at the far right end of the row on the Detailed Service History screen. FRB© Web will automatically read which of the three calculations is involved and transfer you to a “deposit/redeposit” screen.

Deposit/ReDeposit - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Media Print W Address https://frb.econsys.com/frbweb/popup/CSRSOffset.jsp?PrevPage=../DetailedServiceHistory.jsp&DETAILED_SERVICE_HISTORY... Go Links >>

FRB **Federal Retirement Benefits** Ryan A Seacrest

CSRS Service Period (11/17/1968 - 09/30/1982)

You may elect to compute the Refund amount by selecting the checkbox and entering the appropriate salary changes for this service period. Else, you may enter the refunded amount. In either case, enter the date of the refund.

☐ **Compute Deposit/Refund Amount**

Refund Amount	\$8,963.40
Interest Accrued as of: 12/22/2004	\$29,852.49
Refund Date	12/01/1982
Redeposit Due	\$38,615.89

Deposit/Redeposit Payments

[Click here for Deposit/Redeposit Payments](#)

Back Update Print

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If the original (before interest) amount of the prior your CSRS refund is known, you can enter the amount and the refund date, and click update. However, if the redeposit will be for service that will now be creditable under FERS rules, your salary changes during the period of refunded service must be entered. If you are unsure about the refund date, enter a date 4-5 weeks after your separation date. The calculations for interest accrued and redeposit amount due will be automatically computed.

When you compute a deposit owed for a period of FICA-only service, you will be routed to a salary history screen to enter your annual salary or hourly wages during the period of FICA-only service now subject to either a CSRS or FERS deposit. Enter a new row for each pay adjustment you received during the period of FICA-only service.

Deposit/ReDeposit - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Media Print

Address https://frb.econsys.com/frbweb/popup/FICAService.jsp?PrevPage=../DetailedServiceHistory.jsp&DETAILED_SERVICE_HISTOR Go Links

FRB **Federal Retirement Benefits** Fred C Worker

FICA Service Period (01/01/1976 - 12/31/1976)

You may elect to compute the Deposit/Refund amount by selecting the checkbox, or you may enter the Deposit Amount and click the Update button. This will calculate the Interest Accrued and Deposit Due.

☒ **Compute Deposit/Refund Amount**

Deposit Amount	\$1,050.00
Interest Accrued as of: 09/30/1998	\$977.00
Interest Start Date	07/01/1976
Deposit Due	\$2,027.00

Deposit/Redeposit Payments

Click here for Deposit/Redeposit Payments

Salary History for this period of service

Del	Effective Date	Full-Time Salary	Hourly Rate
<input type="checkbox"/>	01/01/1976	15,000	.00

Done Internet

Start Inbox - Microsoft Outlook Deposit/ReDeposit - ... UsersGuide - FRB Web H... 3:31 PM

When the “Compute Deposit/Refund Amount” box is checked, enter your relevant salary history for this period, beginning on the first day of the period. The calculator will display the deposit or redeposit you owe, plus the accrued interest. The accrued interest is current as of the last date entered in the Detailed Service History screen.

Military Deposits

Similar data entry screens are used to compute post-56 military deposits. You will need to enter your military earnings, as reported by the Defense Finance and Accounting Service, for your period(s) of active duty military service.

TIP: If your military service was performed in 1999 or 2000, enter a separate row of service for each of these years to account for the increased retirement contribution rate mandated by Congress.

Rules Governing Deposits or Redeposits

- ◆ If your **FICA** service is creditable under **CSRS**, and this service spans a period from September 30, 1982 or earlier, through October 1, 1982 and later, the service should be divided into two periods on the Detailed Service History screen. For example, if the total period of FICA service began on 07/07/1981 and ended on 05/23/1983, two periods – the first from 07/07/1981 through 09/30/1982, and the second from 10/01/1982 through 05/23/1983 – should be entered.
- ◆ If your **FICA** service is creditable under **FERS** and the service spans a period from December 31, 1988 or earlier, through January 1, 1989, and later, again, the service should be divided into two periods. For example, if the FICA period of service began on 03/15/1988 and ended on 09/22/1989, two periods – the first from 03/15/1988 through 12/31/1988, and the second from 01/01/1989 through 09/22/1989 – should be entered. Note: **No FERS credit is allowed for FICA service occurring January 1, 1989 or later, even if the period of FICA service began before that date.**
- ◆ For Federal employees first covered under **CSRS** on or after October 1, 1982, a **CSRS** deposit must be paid to obtain **CSRS** credit for military service.
- ◆ For Federal employees first covered under **FERS**, (or with less than five years service creditable under CSRS rules), a deposit must be made to obtain **FERS** credit for military service.
- ◆ For a **CSRS** refund taken on or before September 30, 1990, service is creditable for retirement eligibility and annuity computation under **CSRS**. You may either make a redeposit for the refunded amount plus interest, or have your benefits reduced actuarially to take into account the outstanding amount due at your separation.
- ◆ For a **CSRS** refund taken for service ending on or after October 1, 1990, the period of refunded service is creditable for retirement eligibility. However, you must make the redeposit of the refunded amount plus interest to obtain **CSRS** credit in your annuity computation.
- ◆ If you received a refund of **FERS** retirement deductions, you permanently forfeited any future retirement credit for the refunded service for any purpose.

Uniformed Services Employment and Reemployment Act (USERRA)

Under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), the amount of the military deposit is limited for Federal employees on LWOP-US who return to civilian service after exercising their restoration rights. The amount of military deposit, before interest, cannot exceed the amount of civilian

retirement deductions that would have been deducted from the employee's civilian pay had the employee not performed active military duty. Additional information is required in FRB© Web to determine whether USERRA rules apply to military service deposits.

NOTE: USERRA rules may only be applicable to periods of active duty military service performed after July 31, 1990.

Compute High-3 Salary Projection

This screen enables you to estimate your future high-3 average salaries if you expect to have future changes to your salary before retirement. You can enter a projected high-3 salary directly into the calculator or compute an average high-3 salary by entering up to two future estimated salary changes in the provided fields. Entering the average high-3 salary is best for long-range forecasts (3 or more years into the future), when you do not know what your future salary amounts will be.

Salary Projection

The program has already calculated your high-3 salary as of your retirement date based on your salary history. However, you may wish to make your own estimate of the future high-3 average salary to account for changes in your salary before you retire. To do so, enter your best estimate of what salary changes will become effective in the three years immediately before separation based on promotions or within-grade increases that you have been offered or that you have reasonable expectations of attaining. Use today's salary levels in making this estimate - do not try to factor in future inflation, which will be adjusted for automatically by the software. (To view the current wage tables at the OPM Web site click [here](#).) For example, if you are currently a Grade 11, Step 8, but expect to be a Grade 12, Step 4 before retirement, use today's salary for a Grade 12, Step 4 and enter the salary amount and effective date for this promotion. Click "Next Screen" to continue.

☐ Enter Projected Average High-3 Salary
or
☒ Compute Projected Average High-3 Salary

The first line is your current salary. You may enter up to two additional salary changes below. Enter either salary or hourly rate, but not both.

Effective Date	Full-Time Salary	Hourly Rate
01/11/2003	\$50000	\$0
	\$0	\$0
	\$0	\$0

TIP: If you can anticipate salary adjustments and your retirement will occur very soon, it is best to compute a high-3 salary.

TIP: DO NOT incorporate the January annual pay adjustment increase for purposes of your salary projections; the calculator is programmed to account for this projected annual increase.

Projected Change in Work Schedule

This screen enables you to make any changes you may have in your retirement coverage, work schedule, and employee type (law enforcement to regular, for example) before retirement, if such changes are anticipated.

Sick Leave Projection

This screen enables you to compute your projected sick leave balance. To calculate the amount of sick leave that you will accrue in the future up to your retirement date, enter an expected separation date, estimate the amount of sick leave that you will use before separation, and click 'Calculate.' The projected sick leave balance is your total current sick leave balance plus projected sick leave accrued minus anticipated sick leave used.

TIP: Frozen Sick Leave Balance: If you transferred to FERS, and there will be a CSRS component to your annuity, you will enter your sick leave balance at the time of transfer to FERS in the field provided. The lesser of either your "frozen sick leave" balance or the projected balance at retirement will be used in computing the CSRS component of your annuity.

The screenshot shows a web browser window titled "SICK LEAVE PROJECTION - Microsoft Internet Explorer". The address bar shows the URL: <https://frb.econsys.com/frbweb/SickLeaveProjection.jsp>. The page header includes the FRB logo and the text "Federal Retirement Benefits" and "User's Work". The date "December 22, 2004" is displayed. A left sidebar contains a menu with links: (Skip Menu), Switch Role, Control Panel, User Guide, Information, Home, Employee Data, Benefits Statement Estimate, Historical Data, Service History, Salary History, Social Security, FERS Supplement, Scenario Manager, Scenario Home, Calculation Options, Retirement Options, Survivor Benefits, and Health Insurance. The main content area is titled "Sick Leave Projection" and contains the following text: "If the employee is a CSRS, CSRS Offset or a FERS transfer employee, the sick leave balance at the time of retirement may increase the amount of creditable service used in computing the retirement annuity." Below this, it says "Enter the appropriate Sick Leave below:". There are two input fields: "Frozen Sick Leave balance(FERS Transfer only)" and "Current Sick Leave balance", both with a value of "0" and a help icon. Below these is the "Projected Sick Leave at Retirement" section. It contains three input fields: "Expected Retirement Date" (with value "12/22/2004"), "Amount of sick leave earned by retirement date" (with value "0"), and "Less Anticipated Sick Leave Used" (with value "0"). A "Calculate" button is next to the "Amount of sick leave earned by retirement date" field. Below these fields is the "Projected Sick Leave Balance" input field, which also has a value of "0". At the bottom of the form, there are links for "Previous screen" and "Next screen", and buttons for "Logout" and "e-Mail Employee".

TSP Options

Enter your current balances in each of the TSP investment funds in your TSP account and your future allocation percentages. The sum of your TSP allocation percentages

must be 100%. Enter your future contributions to your TSP account as a percentage of your pay or as a dollar amount per pay period.

Thrift Savings Plan - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://frb.econsys.com/frbweb/ThriftSavingsPlan.jsp>

TSP Options

Please enter the details for your thrift savings plan below.
When complete click "Next Screen" to continue.

Fund Detail ?

Enter your balance for each TSP fund listed below. Also, enter the percent of your future contributions to be allocated for each fund. Allocations should add up to 100%.

	C Fund	F Fund	G Fund	I Fund	S Fund
Current Balance	\$0	\$0	\$0	\$0	\$0
Future Allocation	0 %	0 %	0 %	0 %	0 %

Future Contributions ?

Enter one of the values below but NOT both, to determine the amount of future contributions towards your TSP funds.

As a percentage of pay: (OR) **As a \$ amount per pay period:**

0 (OR) \$0

Annuity Option ?

This software computes the value of a TSP Annuity as your TSP withdrawal option. Check the box if you want the first year TSP Annuity amount to be reduced so that the later years are protected against inflation.

☐ **Inflation Protection**

TSP Annuity Survivor Benefits ?

If you want to show your TSP Annuity at a lower initial amount so that a 50% survivor TSP Annuity would be paid to the survivor when you or your spouse dies:

The Rate Options screen shows the default rates of return for each of the TSP funds. You can override the default rates with your own rates. **However, when the default rates are changed, these new rates will affect all of your TSP calculations.** To return to the default rate, you must go back to the default rate screen and click "Return to Defaults".

FRB Federal Retirement Benefits Alfie Packer

TSP Rate Options

Interest Rate Index

To obtain the current month's interest rate index, visit the TSP website (www.tsp.gov) or call 1-877-968-3778 (select responses 2 and 4). Once a TSP annuity is purchased, the monthly payment that is received will not change when interest rates change. This is an estimate of the average annual growth rate for each fund in future years.

NOTE: Changes to this index will be the default for all scenarios.

Interest Rate Index: %

Fund Investment Return

C Fund	F Fund	G Fund	I Fund	S Fund
<input type="text" value="11.5"/> %	<input type="text" value="7.5"/> %	<input type="text" value="6.5"/> %	<input type="text" value="9"/> %	<input type="text" value="13"/> %

[Return to Defaults](#) [Done](#)

Done

Page 25 Sec 5 27/30 At 8.5" Ln 11 Col 1 REC TRK EXT OVR

Start UsersGuide ... EmpUsersG... Inbox - Micr... Thrift Savin... TSP RATE ... 1:24 PM

NOTE: Default rates are based on historical rates of return for each TSP fund. The Federal Retirement Thrift Savings Board determines the default rates.

NOTE: The default election is used to calculate a “single life” TSP Annuity with level payments. If you select, “Inflation Protection”, your TSP Annuity will start at a lower amount but include a three percent cost of living adjustment each January. You can also calculate a TSP Annuity with a continuing fifty percent payment to your surviving spouse. To do so, enter your spouse’s information as applicable.

NOTE: Your future allocations data must be entered in order to move to the next screen, even if the projected/established retirement date is in the next few days/weeks.

Social Security Options

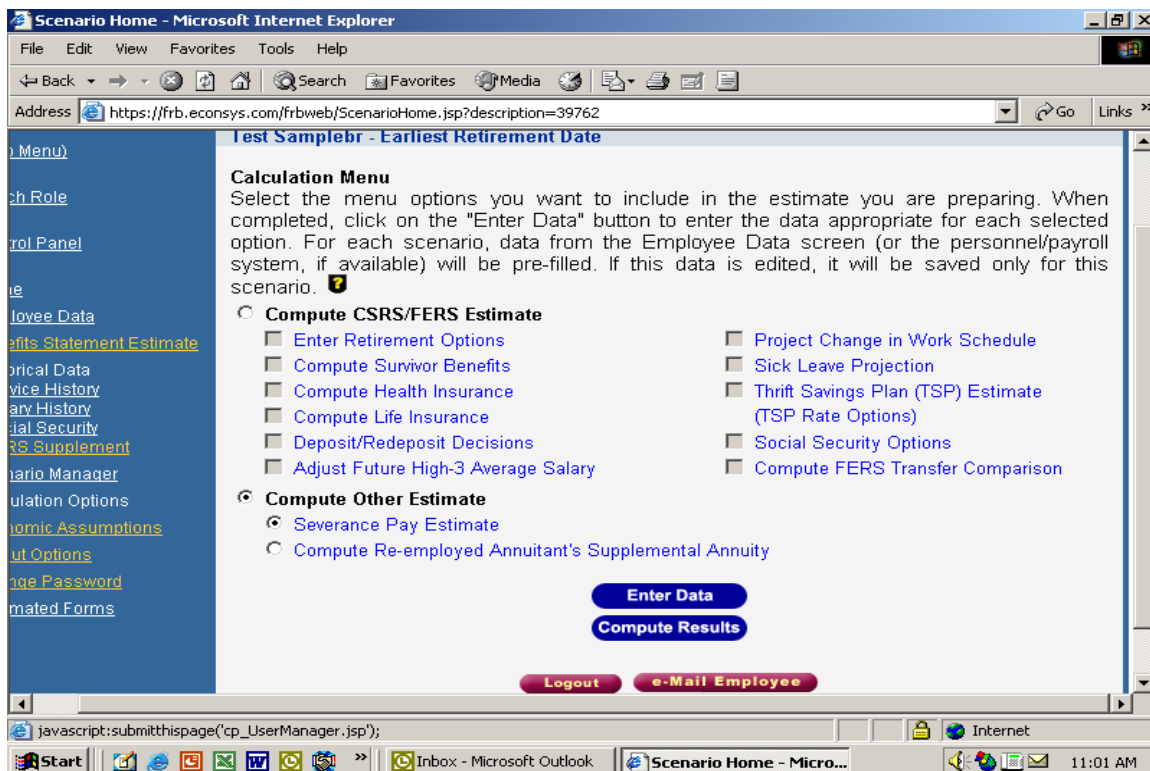
This feature allows you to see the effect of working after you leave Federal government service. This scenario is also important to the employee who leaves Federal employment without sufficient credits to qualify for a Social Security benefit. Both “retirement age” and “projected average future salary” are required entries. If you are computing a FERS transfer estimate, enter the age that your spouse will be when she/he is expected to apply for Social Security benefits.

TIP: If no entries are made here, the Social Security commencement date will be age 62 or the date you separate from Federal employment, whichever is later.

Severance Pay

This module is separate from the modules used to compute CSRS/FERS retirement estimates. As a general rule, permanent employees who have been employed for at least 12 months and who lose their jobs through no fault of their own are entitled to severance pay. However, employees who fulfill the age and service requirements needed to qualify for an immediate annuity under the discontinued service rules or, for FERS employees, who qualify under MRA+10 rules, cannot receive severance pay.

FRB© Web calculates the amount of severance pay you would be entitled to receive as a result of your involuntary separation and checks to see if you are eligible for an immediate annuity. If data has already been entered elsewhere in the model (e.g., you asked for a deferred annuity estimate), you may either use information previously entered or you may enter new data by editing the displayed information.



Re-employed Annuitant's Supplemental Annuity

The Supplemental Annuity module is also separate from other calculations in FRB© Web. Re-employed annuitants who return to Federal service for at least one-year of continuous full-time and/or part time service (equivalent to at least one year of full-time service) are eligible to receive a Supplemental Annuity when they separate from Federal employment. Re-employed annuitants who work for five or more years continuously full-time and/or part time (equivalent to at least one year of full-time service) may elect to have their basic annuity re-computed in lieu of receiving a Supplemental Annuity. If they elect to have their annuity re-computed, adding their additional service, it is calculated under the law in effect at the time of their separation from re-employment.

FERS Transfer Comparison

This module is intended to help you make an informed decision whether to transfer from CSRS or CSRS Offset to FERS coverage if you return to Federal employment after a break-in-service of more than three calendar days. Please note you have a six-month opportunity beginning on the effective date of your re-employment to make this transfer to FERS decision. This module may also be helpful in the event of an "open season" in the future allowing CSRS or CSRS Offset employees to transfer to FERS coverage. In order to develop a comparison between CSRS benefits and FERS benefits required data must be entered on the following screens:

- ◆ Detailed Service History Screen
- ◆ Salary History Screen
- ◆ Social Security
- ◆ Spousal Social Security
- ◆ Retirement options
- ◆ Thrift Savings Plan (TSP)
- ◆ Social Security Options

Internet Forms (iForms)

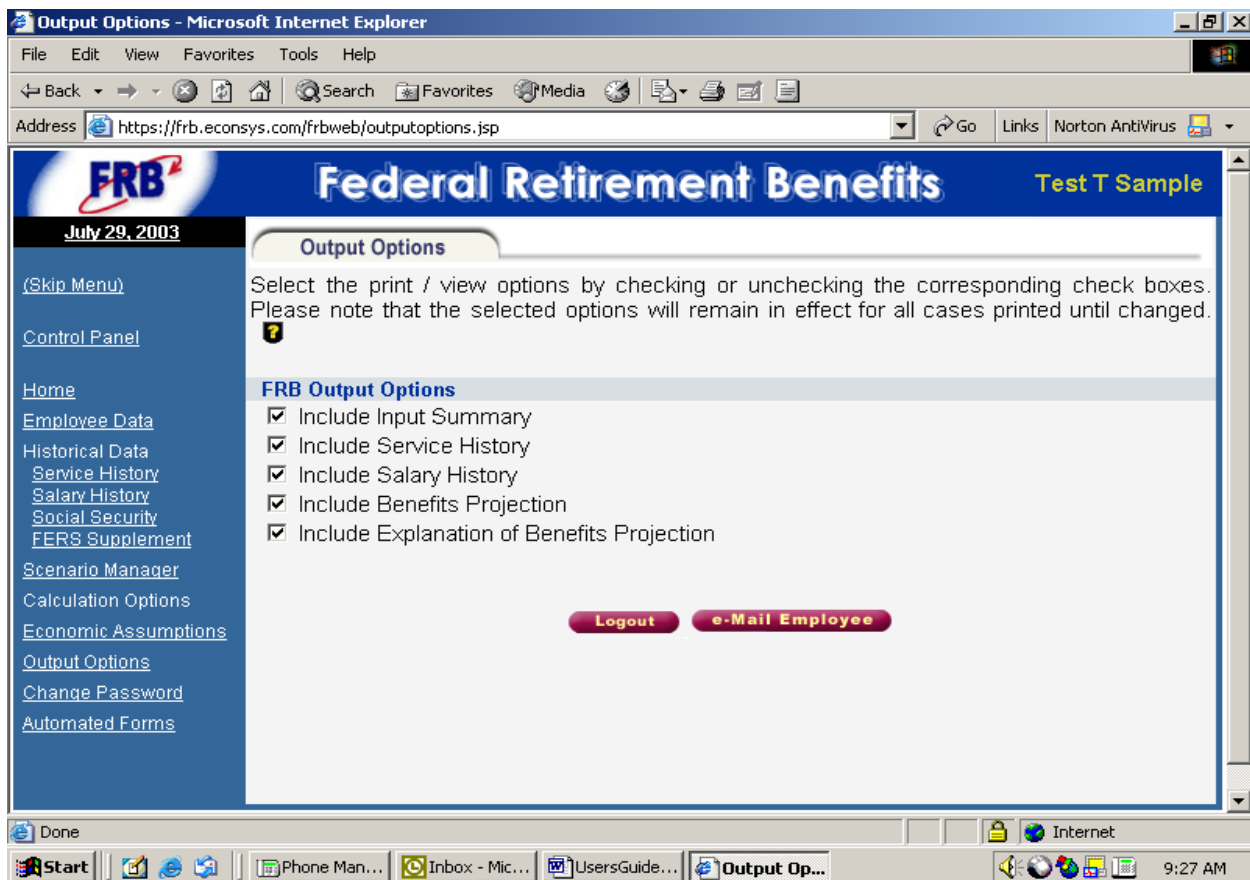
If your agency purchased iForms with employee access, you will be able to see these forms. You will not be able to change any historic data appearing on these forms.

- ◆ Employee information Specialist information and Payroll information entered on the setup screens in iForms will automatically pre-fill the forms in the applicable areas. Changes to these fields can only be made on this page and will flow to the forms as they are made.
- ◆ Data entered into the retirement calculator (such as the service history) can be imported into the forms. To enter this data into iForms click "Import from the Retirement Calculator" on the employee setup screen.
- ◆ All forms will be printed in PDF format. Adobe Acrobat Reader 4.0, 5.0 or 6.0 versions is needed. Note that **these forms are not read-only**. You can change certain data fields on these forms (such as the check boxes). However, you will not be able to save data on certain forms that are not designed for employee

use. You can save data on other forms, such as the retirement application (SF 2801 or SF 3107), Election of coverage (SF 3109), or the application to make a service credit deposit (SF 2803 or SF 3108) that are designated for completion by employees.

Output Report

The following screens are from the Output Report Option section of FRB© Web - Integrated Solution. From the left side menu you can select your Output Options by checking the desired boxes to include information you want to display in the Output Report. A check in the box will enable you to print only that portion of the output report identified below that you choose.



- ◆ **Input Summary:** This part of the output report displays the data entered for the calculation. This can serve as a reminder of the data entered in the calculator.
- ◆ **Include Service History:** This section is helpful for viewing creditable service for retirement, creditable service for reduction-in-force and leave, and service computation dates.

- ◆ Include Salary History: This part provides the average high-3 salary computation and salary earnings.
- ◆ Include Benefits Projection: This section shows what happens to the purchasing power of the CSRS or FERS net annuity, as one grows older in retirement. At each age, after separation, the benefit is reduced by the estimate of price inflation and increased by the annual cost of living adjustments, if any. Thus, your future benefits are expressed in terms of the value of today's dollars.

NOTE: This is the portion of the Output Report that will show the potential reduction in the annuity at age 62, if the deposit owed for military service is not completed. In addition, it will show the amount of offset of the CSRS annuity at age 62 for CSRS Offset employees who qualify for a Social Security benefit.

- ◆ Include Explanation of Benefits Projection: This section shows the importance of seeing how inflation affects your retirement benefits over your retirement years. CSRS and Social Security annuities are fully indexed to inflation. Thus, they show little or no loss in purchasing power after retirement. However, a FERS annuity will show a loss in purchasing power, because it is not fully protected against inflation. In addition, there is no annual cost-of-living adjustment until you reach age 62. After that, you will receive a reduced cost-of-living adjustment.

Options for Printing the Output Report

You have two options for printing the Output Report. You can print it from the Internet browser menu by selecting "file" and then "print," or you can print the Output Report in a .pdf file format by first clicking on the "print and view in pdf" button at the top or the end of the Output Report. This option will bring the Output Report up on the screen in a .pdf file format allowing you to select either "print," and/or "save."